

Information to identify the case:

Debtor 1	<u>Timothy C. Drasher</u>	Social Security number or ITIN	xxx-xx-6658
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-15772-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Timothy C. Drasher

6/21/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Timothy C. Drasher
 Debtor

Case No. 19-15772-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 40

Date Rcvd: Jun 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2019.

db +Timothy C. Drasher, 239 Hiering Avenue, Seaside Heights, NJ 08751-1703
 r +William Boswell, Keller Williams Prosperity, 1700 Route 23 N, Wayne, NJ 07470-7536
 518133965 +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
 518133968 +Ccs/bryant State Bank, Attn: Bankruptcy, Po Box 215, Bryant, SD 57221-0215
 518237254 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 518133971 +Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 518133972 +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 518133975 +Ctech Coll, 5505 Nesconset Hwy, Mount Sinai, NY 11766-2037
 518133976 +Eastern Account System, Inc., Po Box 837, Newtown, CT 06470-0837
 518133982 +Med Business Bureau, 1460 Renaissance Dr #400, Park Ridge, IL 60068-1349
 518133984 +Rubin & Rothman, LLC, David Kowalenko, Esq., 1787 Veterans Highway, Suite 32,
 Islandia, NY 11749-1500
 518133987 +Schachter Portnoy, LLC, 3490 US Route 1, Ste. 6, Princeton, NJ 08540-5920
 518133989 +Summit Medical Group, Attn: Business Office Admin, 150 Floral Ave.,
 New Providence, NJ 07974-1557

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Jun 22 2019 00:33:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 22 2019 00:33:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518275992 EDI: BECKLEE.COM Jun 22 2019 04:03:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 518133964 +EDI: AMEREXPR.COM Jun 22 2019 04:03:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 518133966 +EDI: CAPITALONE.COM Jun 22 2019 04:03:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 518133967 +E-mail/Text: bankruptcy@cavps.com Jun 22 2019 00:33:34 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Valhalla, NY 10595-1340
 518133969 +E-mail/Text: bankruptcy@certifiedcollection.com Jun 22 2019 00:32:52
 Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
 518133970 +EDI: CHASE.COM Jun 22 2019 04:03:00 Chase Card Services, Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 518133973 EDI: WFNNB.COM Jun 22 2019 04:03:00 Comenitybank/jared, Attn: Bankruptcy Dept,
 Po Box 18215, Columbus, OH 43218
 518133974 +EDI: CRFRSTNA.COM Jun 22 2019 04:03:00 Credit First National Assoc,
 Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
 518133977 +EDI: AMINFOFP.COM Jun 22 2019 04:03:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 518133979 +E-mail/Text: Bankruptcy@homebridge.com Jun 22 2019 00:34:01 Homebridge Financial I,
 112 Townpark Dr Nw Ste 3, Kennesaw, GA 30144-3754
 518133981 +E-mail/Text: bk@lendingclub.com Jun 22 2019 00:33:42 Lending Club Corp, 71 Stevenson St,
 Suite 300, San Francisco, CA 94105-2985
 518133983 EDI: PRA.COM Jun 22 2019 04:03:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 518294280 +EDI: RESURGENT.COM Jun 22 2019 04:03:00 PYOD, LLC, Resurgent Capital Services,
 PO Box 19008, Greenville, SC 29602-9008
 518133985 E-mail/Text: rwjebn@rwjbh.org Jun 22 2019 00:34:01 RWJUH - Somerset, PO Box 48026,
 Newark, NJ 07101-4826
 518133986 +E-mail/Text: bankruptcy@savit.com Jun 22 2019 00:34:05 Savit Coll, Po Box 250,
 East Brunswick, NJ 08816-0250
 518133988 +E-mail/Text: clientservices@simonsagency.com Jun 22 2019 00:33:55 Simons Agency, Inc.,
 Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176
 518135381 +EDI: RMSC.COM Jun 22 2019 04:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518133990 +EDI: RMSC.COM Jun 22 2019 04:03:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 518133991 +EDI: RMSC.COM Jun 22 2019 04:03:00 Synchrony Bank/PC Richard, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 518133992 EDI: TFSR.COM Jun 22 2019 04:03:00 Toyota Motor Credit Co, Po Box 8026,
 Cedar Rapids, IA 52408
 518133993 +E-mail/Text: vci.bkcy@vwcredit.com Jun 22 2019 00:33:20 Volkswagen Credit, Inc, Po Box 3,
 Hillsboro, OR 97123-0003
 518133994 EDI: WFFC.COM Jun 22 2019 04:03:00 Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,
 Greenville, SC 29606
 518293603 EDI: WFFC.COM Jun 22 2019 04:03:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F,
 Des Moines, IA 50306-0438
 518291723 EDI: WFFC.COM Jun 22 2019 04:03:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
 PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 518133995 +EDI: WFFC.COM Jun 22 2019 04:03:00 Wells Fargo Jewelry Advantage, Attn: Bankruptcy,
 Po Box 71118, Charlotte, NC 28272-1118

TOTAL: 27

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 40

Date Rcvd: Jun 21, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518133980 Landlord
518133978 ##+Gem Recovery Systems, 99 Kinderkamack Road #308, Westwood, NJ 07675-3021

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2019 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,
BSharer@SharerPBS.com;nj83@ecfcbis.com
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
Edward L. Paul on behalf of Trustee Barry R. Sharer elp@paulandkatzlaw.com,
jen@paulandkatzlaw.com;vbuckley@paulandkatzlaw.com;r39949@notify.bestcase.com
Guillermo Gonzalez on behalf of Debtor Timothy C. Drasher ggonzalez@scuramealey.com,
ecfbkfilings@scuramealey.com;mmack@scura.com;lrichard@scura.com
Kevin Gordon McDonald on behalf of Creditor HomeBridge Financial Services, Inc.
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6